



Order Filed on February 18, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY  
COURT  
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. LBR 9004-2(c)

Mester & Schwartz, P.C.  
Jason Brett Schwartz, Esquire  
Bar No. 4217  
1917 Brown Street  
Philadelphia, PA 19130  
(267) 909-9036

**In Re:**

**MICHELLE M. TRACEY,**

**Debtor**

Case No.: 19-26949-JNP

Judge: Jerrold N. Poslusny Jr.

**CONSENT ORDER SETTLING OBJECTION TO CONFIRMATION  
BY EXETER FINANCE, LLC**

The Relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: February 18, 2020**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Michelle M. Tracey  
Case No.: 19-26949-JNP  
Caption of Order: Consent Order Settling Objection to Confirmation

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Upon the Objection to Confirmation of Exeter Finance, LLC ("Exeter"), and whereas the Debtors and Exeter seek to resolve the Objection; it is hereby stipulated and agreed to that:

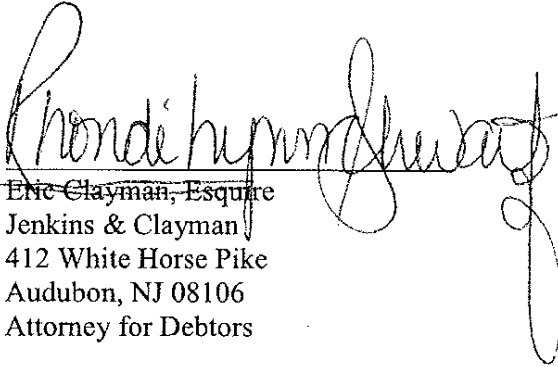
1. The Debtors own a 2012 KIA Optima-4 Cyl. Sedan 4D EX, V.I.N. 5XXGN4A74CG042774, securing a lien held by Exeter.
2. Exeter shall be paid \$15,973.50 plus 5.50% interest for sixty (60) months shall be paid as a secured claim to Exeter through the Bankruptcy Plan by the Chapter 13 Trustee. Payments will total \$18,306.74.
3. The remainder of Exeter's claim shall be treated as a general unsecured claim.
4. Exeter shall retain its lien on the 2012 KIA Optima-4 Cyl. Sedan 4D EX until the Debtors completes her Chapter 13 Plan and receives her discharge.
5. This agreement is only binding upon the parties in this instant Chapter 13 case. If not paid in full within this instant Chapter 13 case due to dismissal, termination, or conversion, this agreement is not binding upon the parties.

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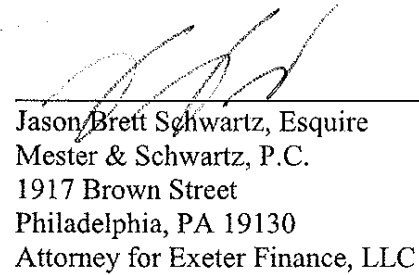
Debtor: Michelle M. Tracey  
Case No.: 19-26949-JNP  
Caption of Order: Consent Order Settling Objection to Confirmation

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**We hereby Consent to the form and entry of the foregoing Order.**



~~Eric Clayman, Esquire~~  
Jenkins & Clayman  
412 White Horse Pike  
Audubon, NJ 08106  
Attorney for Debtors



Jason Brett Schwartz, Esquire  
Mester & Schwartz, P.C.  
1917 Brown Street  
Philadelphia, PA 19130  
Attorney for Exeter Finance, LLC

Certificate of Notice Page 4 of 4

United States Bankruptcy Court  
District of New Jersey

In re:  
Michelle M. Tracey  
Debtor

Case No. 19-26949-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2020.

db +Michelle M. Tracey, 115 West Emlen Avenue, Lawnside, NJ 08045-1119

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 19, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Michelle M. Tracey jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jason Brett Schwartz on behalf of Creditor Exeter Finance, LLC jschwartz@mesterschwartz.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6